

Adopted February 15, 1996

CITY OF YREKA
HOUSING ELEMENT
OF THE
GENERAL PLAN

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UNIVERSITY OF CALIFORNIA

YREKA HOUSING ELEMENT

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YREKA HOUSING ELEMENT

INTRODUCTION

Purpose of Housing Element

The Housing Element includes an analysis of housing needs, statement of goals and policies, a schedule of programs and actions, and an estimate of the number of housing units during the 1992-1999 period of the Housing Element. The purpose of the Housing Element is to provide a documentation of housing needs and a schedule of actions the City will take to meet a specified number of the City's housing needs.

Intent

The City of Yreka Housing Element describes housing needs and sets forth goals and implementation measures intended to address these housing needs in a manner acceptable to the citizens of Yreka. The Housing Element provides a framework for achieving those goals in a timely and orderly fashion. This document is an expression of local commitment to act in a progressive fashion to utilize the public and private resources of the community in response to the challenge of providing decent and affordable housing in a pleasant environment for all City residents.

1975-1976 Annual Report

1975-1976

1975-1976

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COMMUNITY PROFILE

Area

The City of Yreka is located twenty-five miles from the Oregon border in the County of Siskiyou. It straddles Interstate Highway 5 and is serviced by state Highways 3 and 263. It is rural community that is the County seat with a 1980 population of 5916 and a 1990 population of 6948. The City was founded with the discovery of gold in March 1851, and to this day has not exceeded the population that the discovery brought to the area. Growth has been slowly and steady over the years from 1980 at an average of approximately one percent. However, the last several years have brought an increases growth that demands more adequate planning for the housing needs of the community.

Population Characteristics

YREKA 1990 CENSUS

<u>AGE</u>	<u>%</u>	<u>MALE</u>	<u>%</u>	<u>FEMALE</u>	<u>%</u>	<u>TOTAL</u>	
0 - 4	8.3	281	4.0	299	4.3	580	8.3
5 - 14		536	7.7	442	6.4	978	14.1
15 - 19		206	3.0	227	3.3	433	6.2
20 - 34		603	8.8	668	9.6	1271	18.2
35 - 54		850	12.2	911	13.1	1761	25.3
55 - 64		274	3.9	324	4.7	598	8.6
65 - 85+		483	7.0	844	12.1	1327	19.1
TOTAL		3,233		3,715			6,948

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Ethnic Groups

	<u>MALE</u>	<u>FEMALE</u>	<u>TOTAL</u>
White	2,999	3,436	6,435
Black	54	51	105
Indian	146	190	336
Asian	28	18	46
Spanish	121	120	241
Other	6	20	26
TOTAL	3,233	3,715	6,948

Housing

In 1990 there were 3,102 housing units in Yreka as estimated by the U.S. Census. This was an increase of 566 units from the 1980 Census. An average increase of approximately 56 units per year.

	<u>1980</u>	<u>1990</u>
Total Population	5,916	6,948
Population group quarters	162	171
Population in households	5,754	6,777
Total Housing Units	2,536	3,102
Occupied	2,415	2,939
Vacant	121	163
Persons per Household	2.383	2.239

The condition of housing is reflected in a housing conditions survey completed in 1993, estimating the number of units in a deteriorated condition, requiring substantial rehabilitation, at 73 and dilapidated at 25. The 1990 census estimates that approximately 1325 units are thirty years or older. Of these units, 49 are unoccupied.

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Housing Characteristics (1990 Census)

	<u>TOTAL</u>	<u>OWNER OCCUPIED</u>	<u>RENTER OCCUPIED</u>	<u>VACANT</u>
1 DETACHED	2,084	1,633	380	71
1 ATTACHED	114	31	83	0
2	108	14	79	15
3 OR 4	124	0	115	9
5 OR MORE	418	0	403	15
Mobile Homes	229	153	33	43
Other	25	0	15	10

Rental Housing Rates (1990 Census)
Payments for Rental Housing

<u>Rent(s)</u>	<u>No. of Households</u>
0 - 99	7
100 - 149	40
150 - 199	110
200 - 249	114
250 - 299	69
300 - 349	128
350 - 399	138
400 - 449	133
450 - 499	151
500 - 549	61
550 - 599	58
600 - 999	40
NO CASH RENT	46

TOTAL

1095

Household Characteristics

The majority of households in The City of Yreka are married couples (53%). However, there are also a number of single parent households (11%), and a significant number of unrelated non - family households (36%).

HOUSING ASSESSMENT NEEDS

Purpose

The Housing Needs Assessment summarizes the specific types of needs for housing the City of Yreka. Data and housing issues are discussed and analyzed. Housing needs are quantified where possible. The Community Profile provides background information for these housing needs. State Housing Law, Government Code Section 65583 (a) (1)-(6) requires that the housing element "shall consist of an identification and analysis of existing and projected housing needs" which includes the following:

- Analysis of population and employment trends.
- Qualification of existing and projected housing needs for all income levels (including share of regional need).
- Inventory of land suitable for residential development.
- Analysis of government constraints upon the maintenance, improvements, and development of housing.
- Analysis of special housing needs (such as handicapped, elderly, large families, farmworkers, and families with female head of household).
- Analysis of possible energy conservation in residential development.
- Analysis of Housing Rehabilitation needs.

Following is a summary of the data and analysis of housing needs for the city of Yreka which is intended to detail the housing needs as required in State law. Additional background information and discussion of issues related to these needs are found in the sections entitled Community Profile and Development, and Improvement and Maintenance of Housing, respectively.

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Population Growth

The following table shows city population growth.

<u>YEAR</u>	<u>PERSONS</u>	<u>PERSONS PER HOUSEHOLDS</u>	<u>HOUSEHOLDS</u>	<u>HOUSING UNITS</u>	<u>VACANT UNITS</u>
1980	5,916	2.45	2,415	2,536	121
1990	6,948	2.239	2,939	3,102	163

(1980 and 1990 census data)

Employment Trends

State Employment Development Department figures projected a slight increase in job availability, however, with a constant seasonal high unemployment rate that will continue through the 90's. Job expansion during the next few years should show mixed growth patterns. Service producing industries will offer the bulk of job opportunities, but this growth may be cancelled by losses in the goods producing sector.

Services and trade will offer the largest number of job opportunities, while wholesale trade is expected to drop. As depressed construction employment should continue to be adversely affected by high interest rates. Jobs in government are expected to drop as federal, state and local budget cutbacks continue.

Moderate growth is expected through 1995; however, the rate will still be far below the peak levels achieved in 1978 before the current decline in job opportunities began to plague the County.

City of Yreka Wage Salary Employment

<u>Industries</u>	<u>1990</u>
Total, all industries 1/	3,330
Agriculture, Forestry and Fisheries.....	139

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Construction and Mining	78
Manufacturing.....	353
Transportation and Public Utilities.....	167
Wholesale Trade.....	35
Retail Trade.....	591
Finance, Insurance and Real Estate.....	193
Services.....	962
Government.....	812
Federal.....	205
State.....	185

HOUSING NEEDS

Regional Needs Allocation

The number of the new units needed in the next eight years is but one element in the City's housing needs. Special attention must be focused on meeting the needs of low and moderated income families. Government Code Section 65584 (a) requires that each city meet its fair share of the regional plan identifying the number of households of the low and moderate need for housing.

Summary of 1992 Regional Housing Needs

<u>INCOME</u>	<u>UNITS NEEDED</u>
Very Low	110
Other Low	85
Moderate	80
Above Average	171
TOTAL	446

SOURCE: Regional Housing Needs Plan
Department of Housing and Community Development, 1991

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62 low income (income subsidized units Karuk Tribal Housing) were constructed in 1992 and will reduce the low and very low housing needed to 132.

If the standard of spending is no more than three times gross income to purchase and not more than 25% of income to rent is applied to income categories, a rough estimate can be made about the cost or rental price of housing units needed to fulfill the needs of very low to moderate income families.

1995 INCOME LEVELS DESIGNATED BY
US DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT
(family of four)

Very Low
\$0 - \$17,100

Other Low
\$17,101 - \$27,350

Moderate
\$27,351 - \$41,050

Rehabilitation and Replacement Needs

In addition to the basic construction needs the City must take action to rehabilitate and replace those units in a state of disrepair.

The City's 1993 Housing Condition Survey indicates that 1,250* units were classified as deteriorating and in need of rehabilitation, and 25 units as dilapidate and in need of demolition and replacement.

Houses in need of rehabilitation are generally defined as needing repairs in excess of \$2,000. This threshold exists to separate the homes in need of general maintenance from those that, if not repaired, run the risk of becoming so dilapidated they will need to be replaced.

Replacement housing are those units in such disrepair that the cost if rehabilitation is not economical feasible, and, therefore, the unit should be replaced. (A rule of thumb is that when the cost of repairs exceeds 50% of a unit's value, rehabilitation is not recommended.

* typographic error corrected April 4, 1996, originally adopted as 73

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Special Needs

There are some groups who need housing of a particular type. Elderly households may need smaller "efficiency units" to make independent living possible. The handicapped may need housing with wheelchair access. Larger families need additional rooms so that overcrowding does not occur.

Elderly Housing

The City of Yreka and surrounding environs have become an attractive retirement area, and as a result there are many older persons living in the City. The 1990 Census lists 19% (1,327) of the population 65 years or older. This percentage has been increasing for the last eight years.

Elderly residents own 544 housing units in Yreka. Elderly householders rent 243 units. Of those elderly households renting housing 75% (183) pay more than 25% of their income for rent while only 17% (92) of the home owners pay more than 25% of their income for monthly owner costs.

Most seniors live on fixed incomes, and because of inflation, and rent and energy increases, a larger share of their income must go to cost of housing.

Federal funding of housing for the elderly in the 1980's in this area enabling the construction of 110 new units and the conversion of approximately 65 additional units.

Convalescent facilities as well as boarding units have eased the demand for senior housing.

Physically Handicapped

The 1990 census shows that approximately 5.5 % of the City's population is physically handicapped, with 50% of that percentage prevented from working. The majority of non - working handicapped are the elderly, and the new conversion facilities have made provisions for access by the handicapped.

Farmworkers

Farmworkers are defined as those households whose wage - earners make their living through seasonal agricultural work and who move with the seasons to different farming communities or those who find tree planting jobs and who also move throughout the forested regions on a seasonal basis.

The agricultural area in which the City of Yreka is centered does not hire seasonal farm workers, silvicultural workers are found mostly in other Siskiyou County communities closer

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to planting sites according to representatives of the Modoc Siskiyou Community Action Agency . Therefore, the need for seasonal or transient housing for agricultural or silvicultural related workers is not necessary within the City. Permanent farmworkers are paid wages similar to other semiskilled and skilled workers in the region and needs not be considered separately.

Large Families

There are 205 households in the City of Yreka of five or more persons (1990 census). This approximately 7.5% of the household total. The census data shows that there were 200 housing units with four or more bedrooms within the City.

In 1990 all 200 units were occupied.

Overcrowding

Overcrowding is a common measure of determining whether families are adequately housed. The standard used to determine overcrowding is the number of persons per room. when this rate exceeds 1.01 persons per room, an overcrowded situation exists. It is assumed that living in a household in which this standard is exceeded is harmful to the physical and mental well being of the family.

The 1980 census indicated 43 housing units as being overcrowded in the City, the 1990 census indicates that 82 units are overcrowded.

Overpaying

Affordability of housing is a primary concern of many local agencies. Although the categories of wage classification differ from the Needs Study, the 1990 Census figures show that a high percentage of households are paying more than the standard allocation for housing.

According to the 1990 census, 588 of all low income renters are paying more than 25% of income for housing. Of low income homeowners 241 homeowners purchasing with monthly mortgage payments are paying more than 25% of income for housing.

It is evident that the standard of equity, 25% of income, as the guideline for renting or purchasing housing accommodations will be difficult to achieve. With changing market conditions and bank deregulation with accompanying higher interest rates a higher percent of income will be spent on housing.

A factor influencing the percentage of income used for housing is the amount of Federal and State subsidized

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housing available in a community. Prior to 1980 the cost of home ownership and rental units had continuously risen in Yreka. With the addition of two major subdivisions financed by Farmer's Home Administration the rapid rise of rental costs has slowed.

Households Income by Gross Rent
as
Percent of Income

Income	<u>Rent as % of Income</u>				
	0-19%	20-24%	25-29%	30-34%	35% +
< 10,000	15	11	30	59	230
10,000-19,999	27	47	99	67	101
20,000-34,999	167	88	27	9	0
35,000-49,999	41	6	0	0	0
50,000 +	25	0	0	0	0

SOURCE: 1990 Census

Household Income by Selected Mortgage Costs
as
Percent of Income

Income	<u>Owner % of Income</u>				
	0-19%	20-24%	25-29%	30-34%	35% +
< 10,000	19	25	12	0	93
10,000-19,999	179	25	34	50	45
20,000-34,999	268	80	85	33	6
35,000-49,999	193	69	12	6	6
50,000 OR MORE	322	14	0	0	0

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SOURCE: 1990 Census

Single Parent Households

According to the 1990 census there are 381 households with single parents with children of these 332 are female household headed and 49 are male. This causes a special problem in that these parents must work in order to support the family, and in many instances their jobs pay low wages. Also, day care for the children, which requires a large portion of their salary, must be arranged. These single parent households have less disposable income than some families earning the same amount of money and as a result their housing choices are very limited. Most are probably paying more than 25% of their total income for housing.

Persons in Need of Emergency Housing

Emergency housing needs are really brought about by the disasters of flooding, earthquakes, fire, etc. that require immediate housing of families. There has been no demand for Emergency housing because of disasters within the city for the last ten years. In addition, emergency housing needs arise for some few residents and for transients passing through the community. Information from Great Northern Corporation, a local nonprofit organization which operates the Modoc Siskiyou Community Action Agency's homeless program demonstrates that in the past three years there has been a limited need for temporary housing due to job loss, loss of rental or household head desertion. However the need for temporary housing for transients is a continuing one. This need is fulfilled according to some extent by Great Northern Corporation, the American Red Cross, Siskiyou County Welfare Department, the Yreka ministerial Association of Churches and City of Yreka's Relief Fund Account as funds are available.

There is emergency housing available for battered spouses. A recent CDBG application for additional desperately needed emergency housing for battered spouses was rejected due to inadequate need.

Emergency shelters and transitional housing is allowed in MR-3 zoning with a use permit.

Low Income Units at Risk of Conversion

The only low income units at risk of conversion from federally subsidized (FmHA) housing in the City is the Pine Gardens complex (1990 Update, Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion). The Pine Garden complex consists of 80 units at 905 and 915 W. Miner. To insure the continued availability of low income units in Yreka the City staff is working with Rural Community Housing Development Corporation (RCHDC) and Great Northern Corporation, both regional nonprofit housing advocates, to guarantee that these units maintain their affordability. The RCHDC is currently applying for funds to purchase and rehabilitate the complex. A HOME application has been completed with assistance from the City. The City will determine if RCHDC is continuing to pursue these funds as well as ELIPHRA and LIPRA funding. In addition, the City will assist RCHDC and Great Northern with a CDBG application and may apply on behalf of RCHDC.

Replacement of the at risk units would cost approximately \$2.09 million, based on estimates from area contractors. This estimate includes land costs, permits, materials and labor, the estimate does not include financing costs. Cost of preservation is expected to be not significantly less than replacement costs. The City of Yreka does not have the funds necessary to replace these units.

According to the Rural Economic and Community Development Service (formerly FmHA) the Senior Citizens Home of Yreka, Shadow Garden Apartments, Deer Creek Apartments, Siskiyou Valley Apartments and Juniper Terrace Apartments, all FmHA 515 projects are not at risk of conversion.

CONSTRAINTS

Market constraints are financial factors affecting the availability of affordable housing. Specific financial factors contributing to the sale price or rental cost of housing in Yreka are as follows:

1. Direct Costs - Land, Site Improvements, Construction -

The cost of residential land rose dramatically until approximately 1981, at which time demand became relatively non-existent. From that date to the present, the situation has remained nearly the same with only a small increase in demand in the recent two years. The cost of land is not a barrier compared to most of the State of California and the western slope of Oregon.

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The cost of site preparation, including clearing and shaping of pad, will vary depending on the site and topography of the lot, but average an approximate \$1000 at present.

Residential construction costs approximate \$52 per square foot for single-story homes. This means that construction costs for a typical 3-bedroom, 2 bath, single story, 1500 square foot house will approximate \$78,000.

2. Indirect Costs - Financing, Sales and Marketing, Gross Profit -

Financing for the construction and purchase of housing is likely to remain the greatest single constraint to the provision of affordable housing.

Interest rates directly affect the ability to own a home. Both builder and home owner suffer from the rising costs of money. As interest rates climb, monthly mortgage payments rise, and a larger percentage of the population is excluded from the market. The following table demonstrate the difference that interest rates have on the cost of housing.

Single Family Home Costs \$60,000, Thirty year Mortgage Fixed Rates

<u>INTEREST RATE</u>	<u>PRINCIPAL & INTEREST</u>	<u>OTHER *</u>	<u>TOTAL</u>
8%	\$ 440.26	\$ 71.36	\$511.00
12%	616.17	71.36	688.53
16%	806.86	71.36	878.22
20%	1,002.62	71.36	1,073.98

* \$54.69 -- property tax and 16.67 -- property insurance.

SOURCE: California Housing Plan
Department of Housing and Community Development

The cost of housing is usually increased by the marketing and sales process which, also usually, involves a real estate agent, a title company, appraisers and inspectors, as well as direct advertising costs. These costs can add up to 10 percent to the cost of housing.

Another constraint related to marketing which adds to the cost of housing is consumer tastes. Builders often spend a great deal of time and money on architectural or site

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details which may add to the attractiveness or marketability of the housing without actually adding to its utility or comfort.

Gross profit is the amount the builder or developer charges for housing above and beyond his actual construction costs. This amount also varies widely but is usually around 25 percent of the selling price.

There is little opportunity for the City to influence market constraints which affect the cost of housing since most of these factors are established on a statewide or nationwide basis. Fortunately, the Yreka region does not have the market constraints facing most of the rest of California.

Government Constraints

Government regulation, by trying to improve the equity of development in a community, can unintentionally raise the costs of development and cost of housing. Land use controls, building codes and their enforcement, Historic District regulation, site improvements, fees, and permit procedures and processing can add to development costs.

Land Use Controls

General Plan density limitations contrail the amount of development on a given site, and many increase the cost of development. Certain uses may also be limited by land use controls, such as zoning for multi - family units, duplexes, and mobile homes.

City of Yreka Zoning Designations

<u>ZONE</u>	<u>DESCRIPTION</u>	<u>MINIMUM PARCEL SIZE</u>
R - 1, MR - 1	Single Family residence (max 6 units per acre)	7,000 S.F.
MR - 1 - MH	One family, mobile/modular dwelling (max 6 units per acre)	7,000 S.F.
R - 1 - 10 MR - 1 - 10	One family dwelling (max 4 units per acre)	10,000 S.F.
MR - 2	Two family - duplex (max 10 units per acre)	8,000 S.F.
	Three family - triplex (max 12 units per acre)	10,000 S.F.
	Four Family - fourplex (max 14.5 units per acre)	12,000 S.F.
MR - 3	Multi - family residential five units or more (max 16 units per acre)	14,000 S.F.

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MR - 3/12 -- maximum 12 units per acre
MR - 3/16 -- maximum 16 units per acre
MR - 3/20 -- maximum 20 units per acre
R- 4, MR - 4 Residential / Agriculture
 Single Family One Acre
MRPO Residential / Professional
 Office 7,000 S.F.

Large areas are available for residential development.

Residential Land Use Acreage

<u>ZONE</u>	<u>ACRES</u> <u>UNDEVELOPED</u>
R - 1, MR - 1	452
MR - 1 - MH	69
R - 1 - 10, MR - 1 - 10	95
MR - 2	146
MR - 3	172
R - 4, MR - 4	973

Inventory of Undeveloped acres by Location

<u>AREA</u>	<u>ZONING</u>	<u>ACREAGE</u>	<u>PI *</u>
Oakridge	MR-4	159.0	
Caldwell Ranch	MR - 1	78.8	W, S, ST
	MR - 1 - 10	45.0	
	MR - 2	121.0	
	MR - 4	93.3	
Cooley - Gibbons Annexation	MR - 1 - MH	69.2	W, S, ST

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Deer Creek	MR - 3	45.0	W, S, ST
Old Brown Ranch (Friden)	MR - 3	50.5	W, S, ST
Lane Ranch	MR - 1	93.0	W, ST
	MR - 2	25.0	
	MR - 3	34.0	
Mountain County Development	MR - 3	13.0	W, S, ST
	MR - 1	280.0	
O'Hair Annexation	MR - 1 - 10	50.0	W, S, ST
	MR - 3	30.0	
	MR - 4	75.0	
Phillipe Lane Addition	MR - 4	500.0	

* Public Services advancement to property W - water, S - sewer, St - streets

Although all residential developments must comply with the City of Yreka's zoning regulations, there is adequate land with water, sewer and streets to easily accommodate all types of development including affordable housing. Recent past experience with the Karuk Tribal Housing Authority demonstrates that developers can construct affordable units if so desired without zoning modifications.

The last five years has brought about considerable in - fill development, and single lots within developed areas is now minimal.

Due to geographical limitations (hills, drainage areas, etc.) some land is more expensive to develop. But, adequate land is available for low cost construction.

Building Code Requirement

While minimum standards are essential to ensure safe housing, additional standards controlling design or excessive safety standards may increase the cost of housing unnecessarily. The City adopted the Uniform Building Code for its code requirements and deviates from it only in the case of snow load for roofing. Special additional regulations apply only to one section of the City. The Historical District was instituted to preserve older buildings within the city. Special permits and design review requirement are necessary for that district. No design review is required in the city outside of this district. Recent interviews with area contractors has found that rehabilitation of historic homes can be cost effective and still profitable for the contractors and that the historic district is not a hindrance to housing.

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Historic District Regulations

The adoption of an Historic District was for purpose of preservation and protection of buildings and structures which reflect outstanding elements of the City's cultural, artistic, social, political, architectural, and engineering heritage.

Regulations controlling demolition, new construction and improvements within the District may in some respects deter growth of specific types of housing units. However, it has been found that to date this has not impeded development.

Development Standards

The City's development standards demand that every parcel front on a public street, the right - of - way which will be no less than fifty feet. Water and sewer connections are mandatory except in inaccessible areas. Off - street parking is required of all residential development because of the necessity for snow removal and street maintenance. R - 1 parking requirements are one enclosed or covered for a one bedroom unit and two enclosed spaces for 2 or more bedroom units. Duplexes, triplexes and quadplexes require one covered and one other space for each unit. Multiple units of 5 or more require 1 and 1/2 parking spaces per unit. Set backs from the property lines are 20 ft. from the front and rear of the lot and 10 ft from the sides, 20 ft on corner lots. Height limits are set at 25 ft for SFR and 35 ft for MFR.

While all development improvements add to the cost of housing, the City's experience demonstrates that these minimal standards are not a constraint to construction of affordable housing and further that believes its minimum standards are necessary to maintain a certain quality of life for the community.

Fees

Fees in the City are low and do not return the cost of regulating development. The City has encouraged development and has intentionally maintained low fee schedules. There are no water or sewer hook up fees in the city.

Building Permit Fees	
Total Valuation fee	
2,001 to 25,000	\$45 for the first \$2,000 plus \$9.00 for each additional \$1,000 or fraction thereof, including \$25,000
25,001 to 50,000	\$252 for the first \$25,000 plus \$6.50 for each additional \$1,000 or fraction thereof, to and including \$50,000
50,001 to 100,000	\$414.50 for the first \$50,000 plus \$4.50 for each additional \$1,000 or fraction

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thereof, to and including \$100,000
100,001 to 5000,000 \$639.50 for the first \$100,000 plus
\$3.50 for each additional \$1,000 or
fraction thereof.

Permit Procedures and Processing

Although all local agencies are required to evaluate the effects on the environment of all development projects, project permits are handled with dispatch and are usually completed within a short time frame. Permit processing time is minimal, 1 to 2 weeks for SFR and 2 to 3 weeks for MFR, due to the few number of development projects. Discussions with the developer of the 1982 FmHA subdivision indicate that he felt that Yreka's permit process was much streamlined. The City continues to strive to balance the need for proper analysis of building impacts and the developer and builders needs.

Prompt permit processing reduces the cost of the development and should aid in increased affordability.

Energy Conservation

As prices of gas and electricity rise, households are faced with increasingly unaffordable shelter costs. If the City is to address housing needs in the future and continue to maintain affordability of planned new units, increased energy self - sufficiency is necessary. Conservation and alternate energy sources should be promoted. Land use decisions on subdivisions maximizing southern exposure should be encouraged. Sunlight easements and solar heating will aid in keeping energy costs down. The City has fully utilized all available weatherization programs for low income residents LiHEAP - Pacific Power and Light, Department of Energy (DOE) per Great Northern Corporation.

LOCAL GOVERNMENTAL CONSTRAINTS SUMMARY

No local governmental constraints have been identified by the City of Yreka which are not related to minimum community health and safety standards.

METHODS TO INCREASE THE HOUSING SUPPLY

Through the use of its local powers, there are actions that the City can take to increase its supply of affordable housing units. Although, providing additional affordable housing for Yreka residents will continue to be a problem. Home ownership for low to moderate income residents is almost impossible. Federal Farmer's Home Administration and California Housing Finance first - time owner programs are the only avenues for this economic segment. These funds are becoming less and less available. The exclusion of low income families from the single family home market increases pressure on the rental vacancy rates which in the City have

Adopted February 15, 1996

continuously been below 5%, causing a rental housing shortage that makes for less affordable housing.

In the last ten years the use of Federal and State subsidies has had the greatest impact on low cost housing. Two major single family subdivisions funded by Farmer's Home Administration and three multi - family rental units for seniors have fulfilled a large need for low cost housing units. In 1992 the Karuk Tribal Housing Authority accessed funds to create 62 affordable units.

The development of this housing program will require the City of Yreka to become more actively involved with both the private and public sectors. Provision of affordable housing is an objective that the City cannot accomplish by itself.

EVALUATION AND REVIEW OF PREVIOUS ELEMENT

The City of Yreka Planning Commission reviews the Housing Element on an annual basis to determine the effectiveness of implementation of the Element. In general, the past element has been found to have mixed success. The City has found that having limited resources of under 7,000 population the community is at the whim of market forces which the City can not influence. Even so review of the housing element indicates that approximately 75 affordable units have been constructed since 1985 which the City has been able to assist in at least some minor manner. The City has found that rehabilitation of housing stock could be effectively implemented through the City's application to the California Community Block Grant Program, unfortunately, applications have not been approved through the process and the City will continue to attempt to access this program.

Following is a review of the goals and policies of the past housing element and comments as to the effectiveness or lack thereof.

The previous Housing Element was adopted in 1985

Goal I

It is the goal of the City of Yreka to provide a range of housing types and programs to enhance the City's living environment and to provide housing for all economic segments.

Policies

1. Review existing zoning and subdivision regulations and revise as necessary to provide for a variety of parcel sizes and housing types, as well as a proportional mixture of housing types within density limits.

Adopted February 15, 1996

- The City has reviewed the zoning and subdivision regulations to provide various housing options on a regular basis - This policy has proven valuable to the City and will continue

2. Review the General Plan and zoning map on a regular basis to plan for the availability of suitable vacant land to accommodate a variety of housing types.

- The City has reviewed the General Plan and Zoning map on a regular basis and finds available vacant land for a variety of housing options - This policy has proven valuable to the City and will continue

3. Promote plans and programs for well - designed lower income housing developments located in areas appropriate to the needs and desires of the population and convenient to public services.

- The City has had well designed housing constructed for low income residents constructed during the planning period - This policy has proven valuable to the City and will continue. However, locating sites appropriate for assisted housing programs has proven ludicrous and discriminatory and will not be continued.

4. Allow second (attached / detached) units in single - family areas.

- The City has an ordinance for second units in single family areas. The City has found approximately 14 units have been constructed or renovated due to this ordinance since 1985.

5. Allow mobile or modular homes in designated areas to provide the opportunity for lower construction costs.

- The City currently allows mobile or modular homes in the City limits. Five units have been constructed or renovated since 1985 - This policy has proven valuable to the City and will continue

6. Request that development proposals include consideration of housing programs.

- The City does request housing programs consideration in all developments - This policy has proven valuable to the City and will continue

7. Make an effort to balance employment opportunities with the provision of housing, matching housing costs to wage levels.

Adopted February 15, 1996

- The City has not been able to balance employment opportunities with housing however, This policy attempt will continue.

Preservation of Existing Housing

Goal II

It is the goal of the City of Yreka to improve the condition of the City's existing housing stock so that safe and decent housing is available to all residents.

Policies

1. Encourage rehabilitation of substandard residential units using State and Federal subsidies. To upgrade the 73 deteriorated structures in the City.

- The City has enlisted the services of a regional housing nonprofit corporation to assist in the preparation of Community Development Block Grant Applications to improve the housing in the City. No applications have been approved however the City believes that this effort should continue in the light the 1993 Housing Conditions survey.

2. Continue to support the preservation of historic and architecturally significant residential structures within the City.

- The City has attempted to support the preservation of significant residences in the community. The City has seen the rehabilitation of a number (approximately 20) of significant residences in the community. - This policy has proven valuable to the City and will continue.

3. Seek cooperation from local lending institutions for financing improvements to older structures.

- The City has had limited success in influencing local lending institutions.

4. Participate in available housing rehabilitation programs.

- The City has attempted to apply for all available housing rehabilitation programs, however, no applications have been approved. The City still maintains that this community needs to attempt to access State and Federal programs to benefit the residents with the opportunity for subsidized housing rehabilitation.

Adopted February 15, 1996

5. Insure that Yreka's community character and housing quality are maintained through the development approval process.

- The City has attempted to insure character and quality while not impeding housing availability.

Goal III

It is the goal of the City of Yreka to assure that the quality, safety, and liveability of the City's housing stock be continually maintained or upgraded and that dilapidated housing the cannot be improved, be replaced.

Policies

1. Continuous enforcement by the Building Department and other appropriate agencies of the Housing, Electrical;, Plumbing, and Fire Prevention Codes, and Health and Safety regulations.

- This policy has proven valuable to the City and will continue.

2. Replacement of the nine dilapidated residential units.

- The City has seen the replacement or removal of nine dilapidated units in the planning period.

3. Deny conversions of rental developments where low or moderate income household would be displaced, to maintain a supply of affordable rental building.

- The City has limited authority in this area and will not deny conversions of any rental development, however, the City is willing to work with any group who seeks to keep rental units affordable. The City is currently working with nonprofit groups to keep 80 units affordable.

GOAL IV

It is the goal of the City of Yreka to assure increase energy self - sufficiency through the use of energy conservation measures in all households, including low and moderate income housing.

Policies

1. Promote the use of energy conservation measures in all housing, including low and moderate income.

- The City has attempted to promote energy conservation by discussing conservation with all proposed developers. - This policy has proven valuable to the City and will continue.

Adopted February 15, 1996

2. Promote opportunities for use of solar energy conservation measures in all housing through the use of State and Utility company weatherization programs.

- The City has successfully accessed all available weatherization programs. Approximately 100 units have been weatherized - This policy has proven valuable to the City and will continue.

Goal V

It is the goal of the City of Yreka to insure that all persons, regardless of race, sex, cultural origin, age marital status, or physical handicaps, are provided a choice of housing locations within the community.

Policies

1. Work toward the elimination of all barriers that prevent a free choice in housing.

- The City has provided a referral service to any persons who believe they have been discriminated against. - This policy has proven valuable to the City and will continue.

Review and Update: Public Participation

In developing the General Plan Housing Element, the City sought public participation of all economic segments to assure that housing needs would be assessed. Housing needs and related issues were discussed at Planning Commission public meetings and at the Citizen Advisory Committee hearings. the Great Northern Corporation, Karuk Tribal Housing Authority, and other local housing advocacy groups were advised of the housing element review and asked to assist the City in outreach to low income residents of the City of Yreka as well as all other residents.

It is the intent of the City to assure that the goals, measures, and specific housing programs in this document are pursued within the scheduled time plan and continue to be compatible with other elements of the General Plan. Annual review will urge participation by all economic segments in order to perpetuate a viable housing plan.

The annual review by the Citizen's Advisory Committee, Planning Commission and City Council will contain the following information prepared by City staff:

Adopted February 15, 1996

- a. An update of new residential building permits and certificated of occupancy by type and affordability.
- b. An update of the inventory of Planning Commission approved projects.
- c. The median income for the area published by the Federal Government.
- d. Labor force data from the Employment Development Department.
- e. Annual estimate of population as of January 1st by State Department of Finance.
- f. Where available, prices of housing, including new, resale, and rental units.
- g. Vacant land and zoning inventory.
- h. Household information, including vacancy rate.
- i. Review of Housing Element program statements for effectiveness in providing housing.

Adopted February 15, 1996

A complete review of the Housing Element, including reassessment of goals, policies, and programs, will be conducted every five years. This review will include the Housing Element and how it impacts and is impacted by the various other elements of the General Plan. The City will continue to urge participation in the housing plan by all residents regardless of Race, Creed, Color or Socio / Economic status through public hearings and meetings.

CITY OF YREKA

HOUSING PROGRAM

GOALS & OBJECTIVES

Adopted February 15, 1996

GOALS & OBJECTIVES

Goal I

It is the goal of the City of Yreka to provide a range of housing types and programs to enhance the City's living environment and to provide housing for all economic segments.

Policies

1. Review existing zoning and subdivision regulations and revise as necessary to provide for a variety of parcel sizes and housing types, as well as a proportional mixture of housing types within density limits.
2. Review the General Plan and zoning map on a regular basis to plan for the availability of suitable vacant land to accommodate a variety of housing types.
3. Promote plans and programs for well - designed lower income housing developments located in areas appropriate to the needs and desires of the population and convenient to public services.
4. Request that development proposals include consideration of housing programs.
5. Make an effort to balance employment opportunities with the provision of housing, matching housing costs to wage levels.

Program Statement:

I.A Statement: The recent Land Use Element update provided for a greater variety of housing types, and more than adequate land available for future development. Every year, as part of the annual Housing Element review the Planning Council will review the General Plan for adequate vacant land to accommodate a variety of housing types.

Responsible Department:	Planning Department
Financing :	City Funds
Objectives:	To provide adequate land for a variety of housing units.
Time Frame:	Annual review of zoning and land use in a written report delivered at a public meeting.

Adopted February 15, 1996

I.B Statement: Promote new construction housing units to adequately provide for the needs of a growing community, balancing both growth in population and employment.

Responsible Department: Planning Department
Financing : Private and government
Objectives: New units by 1997
Time Frame: 77 per year

I.C Statement: The City will utilize State and Federal assistance to the fullest in order to develop affordable housing for lower income families and senior citizens. Working with private contractors and developers to secure those funds that are available.

Responsible Department: City Manager and Planning Department
Financing : Rural Economic Community Development, Housing and Urban Development Administration, California Housing Finance Administration, others
Objectives: Affordable Units
Time Frame: 26 units per year

I.D Statement: Encourage the use of the 200 units made available in the Article 344 referendum passed in 1984 for low and moderate income families and senior citizens.

Responsible Department: Planning Department
Financing : Private
Objective : Utilize Article 34 authority for 200 Units
Time Frame: Continuous

I.E Statement: Review CHFA, HOME and other Federal or State programs with local funding institutions for low interest rate loans for first time homeowners. Assist developers in securing this source of financing. Meet with local housing organizations to lobby for first time affordable home programs in Yreka.

Responsible Department: City Manager
Financing : City funds for staff work
Objective : Promote use of home ownership programs funding
Time Frame: Meetings in early 1996. Other continuous as developers meet with City.

Adopted February 15, 1996

I.F Statement: Encourage the development of affordable housing for low, very low and moderate income households by enlisting the cooperation of private developers in considering and implement the policies and programs of the Housing Element.

Responsible Department: City Manager
Financing : City funds for staff work
Objective : Meet with at least one developer per year to offer city cooperation for affordable units.
Time Frame: Continuous

I.G Statement: Encourage the development of affordable housing by maintaining low fee requirements.

Responsible Department: Planning Department
Financing : City funds for staff work
Objectives: Keep fees affordable
Time Frame: Update Planning Commission on fee schedule on a yearly basis

I.H. Statement: Review General Plan to determine consistency with Housing Element. Make Planning Commission aware of any possible inconsistencies

Responsible Department: Planning Department
Financing : City funds for staff work
Objectives: Consistency in General Plan
Time Frame: Spring 1996

Preservation of Existing Housing

Housing in a community plays an important role in defining the over all character of the community. Maintaining the existing quality of housing stock will make Yreka a desirable place in which to live. New housing construction is regulated through existing processes that insure appropriate densities, designs and standards. The focus must also be on the existing stock which should be viewed as a valuable resource to meet housing needs which the City cannot afford to let decline.

This shows that because of the continuous low vacancy rate that most units have been adequately maintained to be available in the housing market. The development of the Historic District and the promotion of historic landmark structures have brought about a resurgence of interest in renovation of the Victorian buildings in the City. Maintenance of affectability status of current units is to be encouraged and assisted when ever possible.

Adopted February 15, 1996

Conservation and maintenance of existing housing units must continue to be a priority program for the City.

Goal II

It is the goal of the City of Yreka to improve the condition of the City's existing housing stock so that safe and decent housing is available to all residents.

Policies

1. Encourage rehabilitation of substandard residential units using State and Federal subsidies. To upgrade the 73 deteriorated structures in the City.
2. Continue to support the preservation of historic and architecturally significant residential structures within the City.
3. Seek cooperation from local lending institutions for financing improvements to older structures.
4. Participate in available housing rehabilitation programs. CDBG, RECD, and WX.
5. Insure that Yreka's community character and housing quality are maintained through the development approval process.

Program Statement:

II.A Statement: Continue the rehabilitation of substandard residential units, using all available State and Federal subsidies and programs for the lower income residents for both owner and rental units.

Responsible Department: City Manager and Planning Department

Financing : CDBG, CHFA, HOME, Others

Objectives: Applications for at minimum one rehabilitation program per year.
CDBG application in 1996. Possible
HOME application in 1996. Others as
they become available

Time Frame: Continuing effort

II.B Statement: Periodic review by Planning Commission and City Council of residential area needing improvements.

Responsible Department: Planning Department

Financing : City funds for staff time

Objectives: Annual review

Time Frame: Continuous

Adopted February 15, 1996

II.C Statement: Continue to encourage rehabilitation of historic residential structures within the City and to assist in application procedures for inclusion on the historic register.

Responsible Department: Yreka Historic District and Landmarks Commission.
Financing : City funds for staff time
Objectives: Encourage salvation of historic buildings
Time Frame: Continuous

Goal III

It is the goal of the City of Yreka to assure that the quality, safety, and liveability of the City's housing stock be continually maintained or upgraded and that dilapidated housing the cannot be improved, be replaced.

Policies

1. Continuous enforcement by the Building Department and other appropriate agencies of the Housing, Electrical;, Plumbing, and Fire Prevention Codes, and Health and Safety regulations.
2. Replacement of the 25 dilapidated residential units.
3. Assist in maintaining low income affordability in currently subsidized housing units.

Program Statements

III.A Statement: Code enforcement by the City's departments

Responsible Department: Building Department
Financing : City funds for staff time
Objectives: Code enforcement
Time Frame: Continuous

III.B Statement: Continue rehabilitation of substandard housing and destruction of non - salvageable dilapidated housing.

Responsible Department: Building Department
Financing : City funds for staff time
Objectives: elimination of 3 non - liveable housing units per year.
Time Frame: Continuous

III.C Statement: Maintain affordable units. The City will maintain a list of all nonprofit organizations which are interested in

Adopted February 15, 1996

"right of refusal". The City will meet with and assist those organizations which desire to maintain affordable housing in the City.

Responsible Department: City Manager and City Planning Staff

Financing : City funds for staff time

Objectives: To assist regional nonprofit groups seeking to purchase subsidized units and retain the low income affordability of those units
Keep 80 units affordable

Time Frame: Assist GNC with information for funding applications during 1995.

Application to be completed in 1996.

GOAL IV

It is the goal of the City of Yreka to assure increase energy self - sufficiency through the use of energy conservation measures in all households, including low and moderate income housing.

Policies

1. Promote the use of energy conservation measures in all housing, including low and moderate income.
2. Promote opportunities for use of solar energy conservation measures in all housing through the use of State and Utility company weatherization programs.

Program Statements

IV.A Statement: Promote the use of energy conservation measures in all housing through the use of State and Utility company weatherization programs.

Responsible Department: Planning Department

Financing : Private and Government funds

Objectives: Reduce energy cost to residents

Time Frame: Continuous

IV.B Statement: Review policies and programs to encourage conservation of energy in design and housing rehabilitation.

Responsible Department: Planning Department

Financing : City funds for staff time

Objectives: Adoption of policies and programs

Time Frame: 1996

Adopted February 15, 1996

Goal V

It is the goal of the City of Yreka to insure that all persons, regardless of race, sex, cultural origin, age marital status, or physical handicaps, are provided a choice of housing locations within the community.

Policies

1. Work toward the elimination of all barriers that prevent a free choice in housing.

Program Statements

V.A Statement: The City will enforce applicable Federal and State laws on a continuous basis. The City will continue to refer those persons with housing discrimination complaints to the appropriate local, State, or Federal agency. The City will obtain posters from the California Department of Fair Employment and Housing to be placed in City Hall and the public library by April 1996, to assist those with discrimination complaints.

Responsible Department: City Manager
Financing : City funds
Objectives: Promote non - discrimination in housing throughout the City.
Time Frame: Continuous. Posters in place by April 1996

V.B Statement: Provide a referral service to those who handle complaints against discrimination.

Responsible Department: City Manager
Financing : City funds
Objectives: Provide referral as necessary
Time Frame: Written procedures in place mid1996

1. The first part of the report deals with the general situation of the country and the position of the various groups of the population.

2. The second part of the report deals with the economic situation of the country and the position of the various groups of the population.

3. The third part of the report deals with the social situation of the country and the position of the various groups of the population.

4. The fourth part of the report deals with the cultural situation of the country and the position of the various groups of the population.

5. The fifth part of the report deals with the political situation of the country and the position of the various groups of the population.

Adopted February 15, 1996

SUMMARY QUANTIFIED HOUSING OBJECTIVES

<u>New Construction</u>		<u>Rehabilitation</u>	<u>Conservation</u> (weatherization)
Very Low - Income	75	20	50
Low - Income	55	40	25
Moderate Income	80	0	0
Above Moderate	171	0	0

<u>Preservation of Affordability</u>	
Very Low - Income	30
Low - Income	50
Moderate Income	0
Above Moderate	0



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